

What is claimed is:

1. A network sales system comprising:

at least one user terminal operable by a user for purchasing an article and connectable to a first network;

a credit information database for storing credit

5 information of each user indicative of whether a credit sale is to be approved or not;

a settling server connected to a second network inaccessible from unspecified third parties, for checking transmitted credit information, requested to be checked,

10 against the credit information stored in said credit

information database to determine whether a credit sale is to be approved or not;

an article database for storing information of articles offered for sale; and

15 a seller server connected to said first network and said second network, for providing the information of articles offered for sale from said article database to said user terminal via said first network, requesting said settling server via said second network to check credit information if

20 an application for the purchase of an article is received from said user terminal via said first network, and indicating an acceptance of the application for the purchase of the article to said user terminal via said first network if an approval notice is received from said settling server via said second

25 network.

2. A network sales system comprising:

at least one user terminal operable by a user for purchasing an article and connectable to a network;

a credit information database for storing credit

5 information of each user indicative of whether a credit sale is to be approved or not;

a settling server for checking transmitted credit information, requested to be checked, against the credit information stored in said credit information database to

10 determine whether a credit sale is to be approved or not;

an article database for storing information of articles offered for sale; and

a seller server connected to said network and connected to said settling server via a dedicated line, for providing

15 the information of articles offered for sale from said article database to said user terminal via said network, requesting said settling server via said dedicated line to check credit information if an application for the purchase of an article

is received from said user terminal via said network, and

20 indicating an acceptance of the application for the purchase of the article to said user terminal via said network if an approval notice is received from said settling server via said dedicated line.

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3. A seller server connected to a first network to which there is connected at least one user terminal operable by a user for purchasing an article, and connected to a second network inaccessible from unspecified third parties,

5 comprising:

means for providing the information of articles offered for sale to said user terminal via said first network;

means for requesting a settling server which determines if a credit sale is to be approved or not to check credit information via said second network if an application for the purchase of an article is received from said user terminal via said first network; and

means for indicating an acceptance of the application for the purchase of the article to said user terminal via said first network if an approval notice is received from said settling server via said second network.

4. A seller server connected to a network to which there is connected at least one user terminal operable by a user for purchasing an article, and connected to a dedicated line inaccessible from unspecified third parties, comprising:

5 means for providing the information of articles offered for sale to said user terminal via said network;

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means for requesting a settling server which determines if a credit sale is to be approved or not to check credit information via said dedicated line if an application for the purchase of an article is received from said user terminal via said network; and

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means for indicating an acceptance of the application for the purchase of the article to said user terminal via said network if an approval notice is received from said settling server via said dedicated line.

5 . A method of selling an article between a user terminal and a seller server which are connected to each other through a first network accessible from unspecified third parties, comprising the steps of:

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providing information of articles offered for sale to said user terminal via said first network;

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requesting a settling server which determines if a credit sale is to be approved or not to check credit information via a second network inaccessible from unspecified third parties if an application for the purchase of an article is received from said user terminal via said first network; and

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indicating an acceptance of the application for the purchase of the article to said user terminal via said first network if an approval notice is received from said settling server via said second network.

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6. A method of selling an article between a user terminal and a seller server which are connected to each other through a network accessible from unspecified third parties, comprising the steps of:

- 5 providing information of articles offered for sale to said user terminal via said network;
- requesting a settling server which determines if a credit sale is to be approved or not to check credit information via a dedicated line inaccessible from unspecified third
- 10 parties if an application for the purchase of an article is received from said user terminal via said network; and
- indicating an acceptance of the application for the purchase of the article to said user terminal via said network
- if an approval notice is received from said settling server
- 15 via said dedicated line.

7. A program for enabling a computer to perform a process of selling an article between a user terminal and a seller server which are connected to each other through a first network accessible from unspecified third parties, comprising the

5 steps of:

- providing information of articles offered for sale to said user terminal via said first network;
- requesting a settling server which determines if a credit sale is to be approved or not to check credit information
- 10 via a second network inaccessible from unspecified third

parties if an application for the purchase of an article is received from said user terminal via said first network; and

indicating an acceptance of the application for the purchase of the article to said user terminal via said first network if an approval notice is received from said settling server via said second network.

8. A program for enabling a computer to perform a process of selling an article between a user terminal and a seller server which are connected to each other through a network accessible from unspecified third parties, comprising the steps of:

5 providing information of articles offered for sale to said user terminal via said network;

requesting a settling server which determines if a credit sale is to be approved or not to check credit information via a dedicated line inaccessible from unspecified third

10 parties if an application for the purchase of an article is received from said user terminal via said network; and

indicating an acceptance of the application for the purchase of the article to said user terminal via said network if an approval notice is received from said settling server

15 via said dedicated line.